

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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First Named Inventor: Christopher WARNOCK  
Application Number: 09/498,944  
Filing Date: February 4, 2000  
Group Art Unit: 3621  
Confirmation Number: 9493  
Examiner Nam: Le, Nancy Loan T  
Title of Invention: Method and apparatus for improved information transactions  
Attorney Docket Number: EBY0001

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November 23, 2010

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Examiner Le:

This is in response to the Office Action mailed August 23, 2010 for the above-identified patent application. **Listing of Claims** begin on Page 2. **Remarks** begin on Page 14.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due or credit any overpayments to the Glenn Patent Group Deposit Account No. 07-1445, (Order No. EBY0001).